

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DEREK J. ROCCO
MARY RAE ROCCO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23634

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/16/2019 and confirmed on 12/16/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		284,471.01
Less Refunds to Debtor	539.26	
TOTAL AMOUNT OF PLAN FUND		283,931.75

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	14,750.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,150.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC** Acct: 4555	0.00	141,717.22	0.00	141,717.22
	NATIONSTAR MORTGAGE LLC** Acct: 4555	2,285.45	2,285.45	0.00	2,285.45
	BMW BANK OF NORTH AMERICA Acct: 8477	23,714.24	23,714.24	0.00	23,714.24
	PERITUS PORTFOLIO SERVICES* Acct: 1278	0.00	22,025.43	0.00	22,025.43
	PERITUS PORTFOLIO SERVICES* Acct: 1278	356.60	356.60	0.00	356.60
					190,098.94

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DEREK J. ROCCO Acct:	0.00	0.00	0.00	0.00
	DEREK J. ROCCO Acct:	539.26	539.26	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	*** NONE ***				

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1003	7,955.54	2,386.66	0.00	2,386.66
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 5905	1,432.37	429.71	0.00	429.71
	CITIZENS BANK NA** Acct: 7417	66,411.67	19,923.50	0.00	19,923.50
	CITIZENS BANK NA** Acct: 7920	35,347.32	10,604.20	0.00	10,604.20
	HUNTINGTON NATIONAL BANK(*) Acct: 5172	11,146.30	3,343.89	0.00	3,343.89
	KEYBANK NA**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
KEYBANK NA**		0.00	0.00	0.00	0.00
Acct:					
KEYBANK NA**		0.00	0.00	0.00	0.00
Acct:					
MED FINANCIAL		0.00	0.00	0.00	0.00
Acct:					
PAYPAL CREDIT++		0.00	0.00	0.00	0.00
Acct:					
PNC BANK NA		8,420.21	2,526.06	0.00	2,526.06
Acct: 0651					
PROSPER MARKETPLACE INC		9,536.75	2,861.03	0.00	2,861.03
Acct: 9507					
QUANTUM3 GROUP LLC AGENT - VELOCI		21,405.31	6,421.59	0.00	6,421.59
Acct: 6919					
LVNV FUNDING LLC		86,153.73	25,846.12	0.00	25,846.12
Acct: 3189					
ST CLAIR HOSPITAL		0.00	0.00	0.00	0.00
Acct:					
COLLEGE AVE STUDENT LOANS		0.00	0.00	0.00	0.00
Acct:					
WELLS FARGO BANK NA		2,320.57	696.17	0.00	696.17
Acct: 8035					
PA DEPARTMENT OF REVENUE*		0.00	0.00	0.00	0.00
Acct: 4128					
CITIBANK NA**		2,143.98	643.19	0.00	643.19
Acct: 4185					
ALLEGHENY HEALTH NETWORK		0.00	0.00	0.00	0.00
Acct: 5567					
CREDITOR INFORMATION MISSING OR V/		0.00	0.00	0.00	0.00
Acct:					
PHELAN HALLINAN DIAMOND & JONES LL		0.00	0.00	0.00	0.00
Acct:					
ALDRIDGE PITE LLC		0.00	0.00	0.00	0.00
Acct:					
KML LAW GROUP PC*		0.00	0.00	0.00	0.00
Acct:					
					75,682.12

TOTAL PAID TO CREDITORS

265,781.06

TOTAL CLAIMED

PRIORITY 0.00

SECURED 26,356.29

UNSECURED 252,273.75

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DEREK J. ROCCO
MARY RAE ROCCO
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-23634

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Derek J. Rocco
Mary Rae Rocco
Debtors

Case No. 19-23634-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 03, 2025

User: auto
Form ID: pdf900

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Derek J. Rocco, Mary Rae Rocco, 107 Druid Drive, McMurray, PA 15317-3607
15123535	+ Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904
15123543	+ MedFinancial, 298 N. Seven Oaks Drive, Knoxville, TN 37922-2369

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 04 2025 03:05:23	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 04 2025 03:28:39	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
cr	+ Email/Text: ecfbnc@aldridgepite.com	Mar 04 2025 01:40:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:16:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15251691	^ MEBN	Mar 04 2025 01:07:24	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15123532	Email/PDF: bncnotices@becket-lee.com	Mar 04 2025 03:18:01	American Express, PO Box 981537, El Paso, TX 79998-1537
15126327	Email/PDF: bncnotices@becket-lee.com	Mar 04 2025 03:17:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159354	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 04 2025 03:05:44	BMW Bank, Pob 78066, Phoenix, AZ 85062-8066
15123533	Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 04 2025 03:28:52	BMW Credit, PO Box 78066, Phoenix, AZ 85062-8066
15265323	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 04 2025 01:40:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15170516	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 04 2025 01:40:00	Citizens Bank N.A., One Citizens Bak Way mailstop JCA115, Johnston, RI 02919
15123534	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 03:05:21	Chase Bank, Po Box 15369, Wilmington, DE 19850-5369
15182443	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 03:17:15	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15298096	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 04 2025 01:40:00	Community Loan Servicing, LLC, 4425 Ponce De

District/off: 0315-2

User: auto

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			Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15123537	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 04 2025 01:40:00	First National Bank of PA, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15166914	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 04 2025 01:40:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15123538	+ Email/Text: servicingmailhub@flagstar.com	Mar 04 2025 01:41:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15123539	Email/Text: bankruptcy@huntington.com	Mar 04 2025 01:41:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15165202	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 04 2025 01:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15123540	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 04 2025 01:41:00	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15163116	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2025 03:18:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15508656	Email/Text: nsm_bk_notices@mrcooper.com	Mar 04 2025 01:40:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15695636	Email/Text: nsm_bk_notices@mrcooper.com	Mar 04 2025 01:40:00	Nationstar Mortgage LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741
15318981	Email/Text: peritus@ebn.phinsolutions.com	Mar 04 2025 01:41:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15123545	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15183624	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15123544	+ Email/Text: recovery@paypal.com	Mar 04 2025 01:40:00	Paypal Credit, 2211 N. 1st St., San Jose, CA 95131-2021
15125889	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15123547	+ Email/Text: dispute@velocityrecoveries.com	Mar 04 2025 01:40:00	Prosper Loans, c/o Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall, NJ 07719-9147
15123546	^ MEBN	Mar 04 2025 01:07:38	Prosper Loans, c/o Prosper Marketplace, Inc., 221 Main St., Suite 300, San Francisco, CA 94105-1909
15178475	+ Email/Text: bncmail@w-legal.com	Mar 04 2025 01:41:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15177803	Email/Text: bnc-quantum@quantum3group.com	Mar 04 2025 01:40:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15123548	+ Email/Text: correspondence@credit-control.com	Mar 04 2025 01:40:00	SoFi Lending, c/o Credit Control LLC, 5757 Phantom Drive, #330, Hazelwood, MO 63042-2429
15123549	Email/Text: PFS.Analyst@stclair.org	Mar 04 2025 01:41:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15124273	^ MEBN	Mar 04 2025 01:07:47	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155148	Email/Text: bankruptcy@huntington.com	Mar 04 2025 01:41:00	THE HUNTINGTON NATIONAL BANK, PO

District/off: 0315-2

User: auto

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15123550 + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com BOX 889424, CLEVELAND, OH 44101-8539
 Mar 04 2025 03:05:49 Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

15181212 Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com
 Mar 04 2025 05:10:58 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMW Bank of North America
cr		Community Loan Servicing, LLC
cr		Matrix Financial Services Corporation
cr		NATIONSTAR MORTGAGE LLC
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15172701	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15123536	*+	Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904
15123541	*+	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15123542	*+	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338

TOTAL: 4 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Bayview Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Derek J. Rocco julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Mary Rae Rocco julie.steidl@steidl-steinberg.com

District/off: 0315-2

User: auto

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Date Rcvd: Mar 03, 2025

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ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michael H Kaliner

on behalf of Creditor BMW Bank of North America mkaliner@orlans.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Pamela J. Wilson

on behalf of Trustee Pamela J. Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com

Roger Fay

on behalf of Creditor NATIONSTAR MORTGAGE LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

Thomas Song

on behalf of Creditor Matrix Financial Services Corporation pawb@fedphe.com

TOTAL: 15